

**Information to identify the case:**

Debtor 1 Joslyn Idleburg  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6725**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Eastern District of Michigan**

Case number: **19-43430-pjs**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joslyn Idleburg

6/18/19

**By the court:** /s/ Phillip J Shefferly  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Joslyn Idleburg  
Debtor

Case No. 19-43430-pjs  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db +Joslyn Idleburg, 26150 W 12 Mile Rd, Southfield, MI 48034-1763  
25823133 Comcast Cable, c/o Credit Management, PO Box 11828, Carrollton, TX 75011  
25823140 #+Global Lending Service, 5 Concourse Pkwy, Atlanta, GA 30328-7104  
25823144 +Jj Marshall, 28820 Mound Road, Warren, MI 48092-5510  
25823146 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912  
25823147 +Paramount Recovery Sys, Po Box 23369, Waco, TX 76702-3369  
25823148 +Pine Air Apartments, PO Box 692, Bloomfield Hills, MI 48303-0692  
25823150 +Rs Clark Asc, 12990 Pandora, Dallas, TX 75238-5256  
25823151 +St. John Hospital & Medical Center, 22301 Foster Winter, Second Floor,  
Southfield, MI 48075-3707  
25823152 +State of Michigan, Unemployment Restitution, Dept 771760, PO Box 77000,  
Detroit, MI 48277-2000  
25823155 +Xfinity Mobile, 1701 JFK Blvd., Philadelphia, PA 19103-2838

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
25902342 +E-mail/Text: bankruptcy\_notices@cmsenergy.com Jun 19 2019 00:17:33 CONSUMERS ENERGY COMPANY,  
Attn: Legal Dept, One Energy Plaza, Jackson, MI 49201-2357  
25823134 +EDI: WFNNB.COM Jun 19 2019 03:58:00 Comenity Bank/buckle, Po Box 182789,  
Columbus, OH 43218-2789  
25823135 +EDI: WFNNB.COM Jun 19 2019 03:58:00 Comenity Bank/lnbryant, Po Box 182789,  
Columbus, OH 43218-2789  
25823136 +EDI: WFNNB.COM Jun 19 2019 03:58:00 Comenity Bank/roamans, Po Box 182789,  
Columbus, OH 43218-2789  
25823137 +EDI: WFNNB.COM Jun 19 2019 03:58:00 Comenitybank/victoria, Po Box 182789,  
Columbus, OH 43218-2789  
25823138 +EDI: CONVERGENT.COM Jun 19 2019 03:58:00 Convergent Outsourcing, Po Box 9004,  
Renton, WA 98057-9004  
25823139 +E-mail/Text: electronicbkydocs@nelnet.net Jun 19 2019 00:17:08 Dept Of Education/neln,  
3015 Parker Rd, Aurora, CO 80014-2904  
25823141 +EDI: PHINAMERI.COM Jun 19 2019 03:58:00 Gm Financial, Po Box 181145,  
Arlington, TX 76096-1145  
25823142 +EDI: IIC9.COM Jun 19 2019 03:58:00 I C System Inc, Po Box 64378,  
Saint Paul, MN 55164-0378  
25823143 EDI: JEFFERSONCAP.COM Jun 19 2019 03:58:00 Jefferson Capital Syst, 16 Mclelland Rd,  
Saint Cloud, MN 56303  
25823145 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jun 19 2019 00:18:07  
Michigan Department of Treasury, Collection/Bankruptcy Unit, P.O. Box 30168,  
Lansing, MI 48909-7668  
25823149 +EDI: PRA.COM Jun 19 2019 03:58:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4952  
25823153 +E-mail/Text: EBankruptcy@UCFS.NET Jun 19 2019 00:18:40 United Consumer Finl S,  
865 Bassett Rd, Westlake, OH 44145-1194  
25823154 +E-mail/Text: support@ucscollections.com Jun 19 2019 00:16:00 Universal Credit Servi,  
3582 Avon St, Hartland, MI 48353-7707

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Cathryn A. Rudolph on behalf of Plaintiff Michigan Unemployment Insurance Agency  
colthurstc@michigan.gov, smithlingj@michigan.gov  
Fred Dery fdery@fredjdery.com, MI39@ecfcbis.com;dcloven@fredjdery.com;fjd@trustesolutions.net  
Jason M. Milstone on behalf of Creditor Consumers Energy Company  
bankruptcyfilings@cmsenergy.com  
John A. Steinberger on behalf of Debtor Joslyn Idleburg john@steinbergerlaw.com,  
trinyette@steinbergerlaw.com;JASteinberger@gmail.com;SteinbergerJR45942@notify.bestcase.com;conni  
e@steinbergerlaw.com;R45942@notify.bestcase.com

TOTAL: 4